



# Fraud Newsletter

July 2008

*Sheriff Steve Mansfield*

## **Fraud and ID Theft Information – To Better Protect the Residents of Lewis County**

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*"If it's too good to be true  
it normally is"*

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### **PROTECT YOUR ID**

- 1** Always know who you are providing personal information to
- 2** If you use passwords to access accounts make sure to change them often
- 3** Never provide personal information in response to any unsolicited offer
- 4** Know the company you are dealing with when making online purchases

Fraud is simply a theft by trick. It can take the form of chain letters claiming huge amounts of cash to those who send money in or people claiming they will provide a service and never do.

Identity theft and identity fraud are terms used to refer to all types of crimes in which someone wrongfully obtains and uses another person's personal data in a way that involves fraud or deception for economic gain. This newsletter is intended to keep the public informed of the most recent fraud schemes happening in our county. It will also provide resources to help you take precautions to protect yourself from these vicious crimes.

## **Current Scams and Frauds Hitting Lewis County**

### **ID Theft and Phishing Scams**

Just when you thought you were fully protected something new will show up and cause you to rethink your position. This latest attack on our personal identification security comes in the form of an email that looks like it has been sent by PayPal. In our evolving electronic world more and more of us are using electronic payment services like PayPal to protect ourselves while shopping on-line. The system is very simple, you pay them and they pay the retailer. Your bank account or credit card information stays with PayPal. This time the crooks are using a spoof email to attempt to steal your personal information. The email claims to come from PayPal and tells of a phony purchase that you have allegedly made. It then gives you a link to use to dispute the charge. Two quick things tell you that it's phony. It is addressed to "Dear PayPal Member", and it comes from [www.PayPal.Inc.com](http://www.PayPal.Inc.com). The real PayPal company knows you by name if you're a member and their internet address is [www.PayPal.com](http://www.PayPal.com). The following page will give you more ideas on protecting yourself.

## Fraud and ID Theft – Information from the US Department of Justice.

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*"Internet fraud is the fastest growing crime in the US"*

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### What Should I Do To Avoid Becoming A Victim Of Identity Theft?

To reduce or minimize the risk of becoming a victim of identity theft or fraud, there are some basic steps you can take. For starters, just remember the word "**SCAM**":

**S** Be **stingy** about giving out your personal information to others unless you have a reason to trust them, regardless of where you are.

**C** **Check** your financial information regularly.

**A** **Ask** periodically for a copy of your credit report.

**M** **Maintain** careful records of your banking and financial accounts.

### *Protecting your personal information:*

1. Start by adopting a "need to know" approach to your personal data. Your credit card company may need to know your mother's maiden name, so that it can verify your identity when you call to inquire about your account. A person who calls you and says he's from your bank, however, doesn't need to know that information if it's already on file with your bank.
2. If someone you don't know calls you on the telephone and offers you the chance to receive a "major" credit card, a prize, or other valuable item, but asks you for personal data -- such as your Social Security number, credit card number or expiration date, or mother's maiden name -- ask them to send you a written application form.
3. If they won't do it, tell them you're not interested and hang up.
4. If they will, review the application carefully when you receive it and make sure it's going to a company or financial institution that's well-known and reputable.

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*"Vigilance is the only real protection against Internet fraud"*

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The internet is a powerful tool used by both legitimate businesses and scam artists alike. Always take steps to protect yourself and your personal information as you would protect your home or car.

#### Other Resources

Phone Busters (Canadian Link) - <http://www.phonebusters.com/>

The Federal Citizen Information Center -  
<http://www.pueblo.gsa.gov/scamsdesc.htm>

The Federal Trade Commission - <http://www.consumer.gov/idtheft/>

The FBI Fraud Information page -  
<http://www.fbi.gov/maicases/fraud/fraudschemes.htm>

The Internet Crime Complaint Center - <http://www.ic3.gov/>

#### Lewis County Sheriff's Office Mission Statement

To make a positive difference for members of our community by seeking and finding ways to affirmatively promote, preserve and deliver a feeling of security, safety and quality service.



**Sheriff Steve Mansfield**

*Committed to make a difference.*